

# Monitor

## MODEL/ATOM II

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## How does MODEL work with ELM?

The MODEL system is designed to work seamlessly with schools that process with ELM. The system uses flexible school profiles, which are created according to the way the school processes with ELM.

The school profile establishes:

- The files MODEL will exchange with ELM (e.g., CommonLine Application Send and Response files, CommonLine Disbursement Roster files),
- How the files will be routed, and
- What data should appear in output.

Using either a guarantor flow or a lender flow process, MODEL processes loans through ELM.

### ELM/MODEL Guarantor Flow:

- The school originates the loan on ELM Student Loan Interface (SLI) or

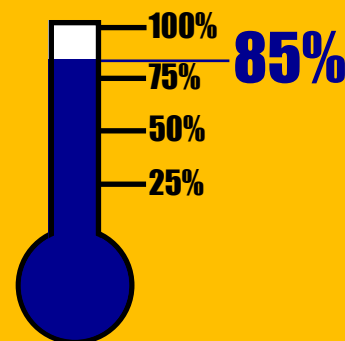
sends a CommonLine file to ELM. The school is set up in the ELM system to have files sent to the guarantor.

- ELM sends loan records in a CommonLine Application Send file to the MDHE.
- The MDHE processes the loan records, returns the Application Response file to ELM, and sends an Unsolicited Response file to the lender (if the lender chooses to receive them).
- ELM receives the response file, updates the loan records, and forwards the file(s) to the school.
- If ATOM II is disbursing, the lender will send the Promissory Note Verification feed to the MDHE. The MDHE will forward the CommonLine Disbursement Roster to ELM if the school chooses this method (the roster can also be sent directly to the school). ELM updates the loan records and

See [ELM](#), page 2

## Conversion status

The conversion to MODEL is right on schedule and 85% complete!



### Overall Project Status:

On Schedule

85% Complete as of 01/20/2004

### Conversion Task Activity:

#### Phase 1:

System Review and  
Technical Approach  
100% complete

#### Phase 2:

Detailed Analysis and Mapping  
99% complete

#### Phase 3:

Development and Unit Testing  
97% complete

#### Phase 4:

QA of Data Conversion  
and Interfaces  
83% complete

What's coming up?

### January - February

Customer Acceptance Testing (CAT)

### late February - early March

Training for schools and lenders

### April 1-12

Conversion

### April 12

Go Live!

forwards the roster to the school. The MDHE will forward funds directly to the school.

- In addition to disbursing through ATOM II, the MDHE also has the ability to obtain funds from the lender and forward funds to ELM National Disbursement Network (NDN) for disbursement to the school.

**ELM/MODEL Lender Flow:**

- The school originates the loan on ELM SLI or sends a Commonline file to ELM. The school is set up in the ELM system to have files sent to the lender.
- ELM sends loan records in a Commonline Application Send file to the lender or servicer.
- The lender or servicer processes the loan records, and sends an Application Send file to the MDHE for guarantee.
- The MDHE processes the loan records and returns an Application Response

file to the lender.

- The lender will send the Application Response file to ELM.
- ELM updates loan records and forwards the file to the school.
- IF ATOM II is disbursing, the lender will send the Promissory Note Verification feed to the MDHE. The MDHE will forward the CommonLine Disbursement Roster to ELM if the school chooses this method (the roster can also be sent directly to the school). ELM updates the loan records and forwards the roster to the school. The MDHE will forward funds directly to the school.
- In addition to disbursing through ATOM II, the MDHE also has the ability to obtain funds from the lender and forward funds to ELM NDN for disbursement to the school.

**The ELM/MODEL Implementation Process:**

When the MDHE implements an ELM school for the MODEL system, the following processes occur:

- The MDHE identifies the workflow type (i.e., guarantor flow or lender flow).
- The MDHE determines if the school uses a Central Disbursing Agent (CDA) such as ELM NDN.
- The MDHE establishes the destination addresses for files and output via ELM, if applicable.
- The MDHE identifies the lender codes that will be used by the school.
- The MDHE creates the MODEL client profile.

**Remember:** If processing needs or work flow changes, the profile can be updated at any time.

## It's Time to Sign-Up for MODEL Direct!

Schools planning to use MODEL Direct need to sign-up for MODEL Direct user IDs and passwords. ATOM II lenders must also sign-up for MODEL Direct for the promissory note verification process.

For your convenience, a sign-up form is available on the MODEL web site at [www.dhe.mo.gov/model/index.htm](http://www.dhe.mo.gov/model/index.htm). On the form, please indicate for each user if they require Full Access or Read Only security rights. Once you have completed the form, return it to Keith Broadus via fax at (573) 751-6635 or postal mail to 3515 Amazonas Drive, Jefferson City, MO 65109, Attn: Keith Broadus. Once the form is received, user IDs and passwords will be e-mailed to you.

## For questions....

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## Training

Training sessions on how to use MODEL Direct and ATOM II are being finalized. The sessions will be held in Kansas City, St. Louis, Jefferson City, and Springfield in late-February/early March. Dates, times, and exact locations will be posted in the MODEL/ATOM II Monitor and on the MODEL web site as soon as possible.

## Did you know...

That on January 2, 2004, ATOM had a new, one-day disbursement record of \$25,142,136.36?

## Coming up next week...

### How will I access MODEL Direct?